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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Desiree	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Jeter	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9266	xxx - xx
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Desiree First Name	Jeter Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	8128 S. Burnham Ave Number Street	Number Street
	Chicago Illinois 60636 City State Zip Code	City State Zip Code
	Cook	Oily State Zip Gode
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
 Why you are choosing this district to file for bankruptcy 	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Desiree		Jeter		Case number (if kno	own)	
First Name	Middle Name	Last Name				
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase				
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>i</i> 10)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the findividuals to Pay I request that my judge may, but is rethe official poverty you choose this or	t how you may pay. Type money order If your a edit card or check with a fee in installments. If y Your Filing Fee in Installments fee be waived (You manot required to, waive you line that applies to you	pically, if you attorney is a pre-printer you choose allments (O ay request our fee, an ur family si	ou are paying the submitting you ed address. e this option, sig official Form 103 this option only d may do so on ze and you are u	e fee yourself, r payment on y and attach to A). If you are filingly if your incorunable to pay to	ce in your local court for you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If illing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	them District of Illinois	When When	2/2/2016 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	16-bk-03101
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction on line 12. Suit Initial Statement About on bankruptcy petition.				

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Jeter Debtor 1 Desiree __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Desiree
 Jeter
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Desiree Jeter Signature of Debtor 1 Signature of Debtor 2 Executed on _ 9/27/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Desiree		Jeter	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	, , , , , , , , , , , , , , , , , , ,		
need to file this page.	/s/ Morsheda Hash	em	Date	9/27/2017
	Signature of Attorney	****	M	M / DD / YYYY
	,			
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			_	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Desiree		Jeter		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,875.00 ———————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$8,875.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$9,574.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$57,476.69
Your total liabilities	\$67,050.69
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
	\$2,987.97
Copy your combined monthly income from line 12 of Schedule I	. , , , ,
·	\$2,637.00

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Jeter Debtor 1 Desiree Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,642.08 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$34,097.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$34,097.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your ca	ase:					
					late			
Debtor 1		Desiree First Name	Middle N	lame	Jeter Last Name	-		
Debtor 2	lim m\	=				_		
(Spouse, if fi	iirig)	First Name	Middle N	lame	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num	nber				(Otato)	_		
(If known)								Check if this is an
Officia	al Fo	orm 106A/B						amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v	where le for	you think it fits best. B	se as complete a mation. If more s	nd ad pace	asset only once. If an asset fits in curate as possible. If two married is needed, attach a separate she question.	d people ar	e filing together, both a	are equally
Part 1:	Desc	ribe Each Residenc	e, Building, Laı	nd, o	r Other Real Estate You Own	or Have	an Interest In	
			uitable interest i	n an	residence, building, land, or sim	ilar proper	ty?	
✓		Go to Part 2						
	Yes.	Where is the property?						
1.1				Wh	at is the property? Check all that ap	oply.		claims or exemptions. Put ared claims on <i>Schedule D:</i>
1.1	Street address, if available, or other description		H	Single-family home Duplex or multi-unit building		Creditors Who Have Claims Secured by Property		
					Condominium or cooperative		Current value of the entire property?	Current value of the
				Ħ	Manufactured or mobile home		—————	portion you own?
	Num	ber Street			Land		Describe the nature of	re of your ownership
				H	Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the property?	Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only		Ш	
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and anot	her		
					er information you wish to add ab perty identification number:	out this ite	em, such as local	
If you	own d	or have more than one, lis	st here:	,	<u>-</u>			
				Wh	at is the property? Check all that ap	oply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or o	other description	Single-family home				nims Secured by Property.
				H	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
			_	H	Manufactured or mobile home		entire property?	portion you own?
	Nicos	hor Ctroot		Ħ	Land			
	Num	ber Street			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
					o has an interest in the property?	Check	Check if this is co	ommunity property
				one	Debtor 1 only			
					Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
					At least one of the debtors and anot	her		
					er information you wish to add ab perty identification number:	out this ite	em, such as local	

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Debtor 1	Desiree		Jeter	Case numbe	r (if known)	
	First Name	Middle Name	Last Name		· · · · · · ·	
1.3Stre	et address, if available, or othe		/hat is the property? Check all the Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	The has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ther information you wish to according the debtors in the debtors.	another	Check if this is co (see instructions) Such as local	mmunity property
2 Add	the dollar value of the port	•	II of your entries from Part 1, in	cluding any entrie	s for nages	
	ve attached for Part 1. Writ	-	•	ordaning any critic	s for pages	
			▶			
Do you own the state of the sta	hat someone else drives. If youns, trucks, tractors, sport utilit	u lease a vehicle, a	in any vehicles, whether they a also report it on Schedule G: Execu ycles	-	-	
✓ Ye	S					
3.1	Model: Year:	Chevrolet Impala 2011	Who has an interest in the pone. Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
	Approximate mileage: Other information: 2011 Chevrolet Impala LT F	80000 leet	Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors	•	Current value of the entire property? \$8025.00	Current value of the portion you own? \$8025.00
			Check if this is commun instructions)	ity property (see		
3.2	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors	-	Current value of the entire property?	Current value of the portion you own?
			Check if this is commun instructions)	ity property (see		

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	Desiree First Name	Middle Name	Jeter Last Name	Case number	51 (II KIIOWII)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	· · · · · · · · · · · · · · · · · · ·
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	,	Current value of the entire property?	Current value of the portion you own?
	Other imormation.		At least one of the debtors			
			Check if this is communit instructions)	ty property (see		
3.4	Make		Who has an interest in the property? Ch		Do not deduct secured claims or exemption	
	Model:		one.		the amount of any secu	
	Year: Approximate mileage:		Debtor 1 only		Creditors Who Have Cla	ums secured by Propen
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	′	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communit	ty property (see		
		·	er recreational vehicles, other v t, fishing vessels, snowmobiles, m	•		
Exa	nples: Boats, trailers, motors No	·	The state of the s	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	·	t, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	·	t, fishing vessels, snowmobiles, mo Who has an interest in the pr one.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	·	t, fishing vessels, snowmobiles, mo Who has an interest in the prone. Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propen
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the prone. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	·	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors: Check if this is communit instructions) Who has an interest in the pr	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Proper. Current value of the portion you own? claims or exemptions.
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	·	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors: Check if this is communit instructions) Who has an interest in the prone.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secucereditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. I dred claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	·	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a communit instructions) Who has an interest in the prone. Debtor 1 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	claims on Schedule control of the portion you own? claims or exemptions. I
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	·	Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	·	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I used claims on Schedule ims Secured by Propen
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	·	Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	·	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only	roperty? Check and another ty property? Check roperty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. hired claims on Schedul hims Secured by Proper Current value of the

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom set \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone, Laptop, Television \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$850.00 for Part 3. Write that number here

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Jeter Debtor 1 Desiree Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card: Account Now \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Desiree		Jeter	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum No	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfe	checks, promissory no	otes, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pensio				
		RA, ERISA, Keogh, 401(k), 403(b)), thrift savings account	s, or other pension or profit-sharing plans	
	No No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:	-		
		Keogh:			
		Additional account:			
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			

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Debto	or 1 Desiree		Jeter	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		530(b)(1), 529A(b), and 529(b)(1).		nder a qualified state tuition program.	
	✓ No Yes	Institution name and description.	Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.		able or future interests in prope or your benefit	rty (other than anything listed in li	ne 1), and rights or powers	
	✓ No Yes. Desc	pribe			
26.			ets, and other intellectual property		
	✓ No				
	Yes. Desc	onbe			
27.		nchises, and other general intar ilding permits, exclusive licenses, c	ngibles cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No				
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or prope				portion you own?
					portion you own? Do not deduct secured
	Tax refunds o			Federal:	portion you own? Do not deduct secured
	Tax refunds o	wed to you specific information at them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds o	specific information It them, including whether already filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds o	specific information It them, including whether already filed the returns the tax years	al support, child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information It them, including whether already filed the returns the tax years	al support, child support, maintenand	State: Local: ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information It them, including whether already filed the returns the tax years	al support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information It them, including whether already filed the returns the tax years	al support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information It them, including whether already filed the returns the tax years	al support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information It them, including whether already filed the returns the tax years	al support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas No Yes. Give	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spous specific information	al support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas No Yes. Give Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spous specific information	rments, disability benefits, sick pay, v	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give about you and framily support Examples: Pas No Yes. Give Other amount Examples: Unp Soci	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spous specific information	rments, disability benefits, sick pay, v	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give about you and Family support Examples: Pas No Yes. Give Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spous specific information	rments, disability benefits, sick pay, v	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Desiree		Jeter	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		th savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.			Part 4, including any entries f		
	Describe Accept			latana dia 15danya alahata 5a B	
Part	Describe Any B	usiness-Related Proj	berty fou Own or have an	nterest In. List any real estate in P	art 1.
37.	Do you own or have a	ny legal or equitable int	erest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alre	ady earned		e. o.op.iee
	✓ No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
	✓ No Yes. Describe				7
		<u> </u>			

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Deb	tor 1 Desiree	Jeter Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, equip	pment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
			
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnerships	or joint ventures	
	✓ No		
		Name of entity: % of ownership:	
	Yes. Give specific information about		
	them		
			
43.	Customer lists, mailing list	ts. or other compilations	
	✓ No		
	Yes. Do your lists inclu	de personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Describe.		
	Too. Describe.		
44.	Any business-related pro	perty you did not already list	
	No		
	Yes. Give specific information		
	illioilliauoli		
		-	
45. A	dd the dollar value of all o	of your entries from Part 5, including any entries for pages you have attached	
		ere	
<u> </u>	December Asset France		
Pari		n- and Commercial Fishing-Related Property You Own or Have an Interest In erest in farmland, list it in Part 1.	l -
46.	Do you own or have any I	legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, poulti	ry, farm-raised fish	
	✓ No		
	Yes. Describe		

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Debt	tor 1 Desiree First Name		Jeter Last Name	Case number (if known)	
48.	Crops-either growin				
	No Yes. Describe				
49.	Farm and fishing equal No Yes. Describe	uipment, implements, machinery, fixtur	es, and tools of trade		
50.	Farm and fishing su	oplies, chemicals, and feed			
	No Yes. Describe				
51.	Any farm- and comm No Yes. Describe	nercial fishing-related property you did	not already list		
		all of your entries from Part 6, includin	g any entries for pages y	you have attached	
Part ¹	7: Describe All P	roperty You Own or Have an Intere	est in That You Did N	ot List Above	
53.		roperty of any kind you did not already lets, country club membership	list?		
	Yes. Give specific information				
54. A	dd the dollar value of	all of your entries from Part 7. Write th	at number here	l	<u> </u>
Part 8	8: List the Totals	of Each Part of this Form			
55. F	Part 1: Total real esta	te, line 2			
56. r	part 2 total vehicles,	line 5	\$8025.00		
57. P	Part 3: Total personal	and household items, line 15	\$850.00		
58. P	Part 4: Total financial	assets, line 36	· · · · · · · · · · · · · · · · · · ·		
59. F	Part 5: Total business	-related property, line 45			
60. F	Part 6: Total farm- an	d fishing-related property, line 52			
61. F	Part 7: Total other pro	operty not listed, line 54			
62. 1	Total personal proper	ty. Add lines 56 through 61	\$8875.00	Copy personal property total ▶	+ \$8875.00
63. T	otal of all property or	Schedule A/B. Add line 55 + line 62			\$8875.00

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			Docu	ıment	Page 20 of	76		
Fill i	n this infor	mation to identify your ca	se:					
Deb	tor 1	Desiree		Jeter				
D.1	1 0	First Name	Middle Name	Last Na	ıme			
	tor 2 use, if filing)	First Name	Middle Name	Last Na	me			
Unit	ed States E	ankruptcy Court for the:	Northern [District of Illin	nois			
	e number			(St	tate)			
(If kno	·	Form 106C					Check if amende	f this is a ed filing
		_	erty You Claim a	as Exei	mpt			04/1
as exaddi For state the atax- unde	each iten e a speci amount c exempt r er a law t r exempti t1: Iden Which see	more space is needed, ges, write your name and not property you claim fic dollar amount as east and applicable statuetirement funds—mathat limits the exemption would be limited to tify the Property You are claiming state and feature claiming federal exemptions.	fill out and attach to this nd case number (if known m as exempt, you must exempt. Alternatively, you tory limit. Some exempty be unlimited in dollar aion to a particular dollar o the applicable statutory.	page as man). specify the unit may claustions—such amount. Here amount ary amount wen if your siptions. 11 U(2)	e amount of the im the full fair not as those for lead the value of and the value of a second in the	exemption you narket value of nealth aids, rightlaim an exemptine property is	purce, list the property that you Page as necessary. On the top a claim. One way of doing so the property being exempted that to receive certain benefit of the property of fair market was determined to exceed that a	p of any is to d up to s, and value
		cription of the property a chedule A/B that lists thi			of the exemption y		Specific laws that allow exen	nption
			Copy the value from Schedule A/B					
	Brief description Used	n: clothing	\$250.00	✓	\$250.0		735 ILCS 5/12-1001(a)	<u> </u>
	Line from Schedule	A/B: 11			% of fair market va cable statutory lim			
	Brief description	n·	\$100.00				735 ILCS 5/12-1001(b))
	•	oom set	<u> </u>	✓ <u></u>	\$100.0		_	
	Line from Schedule	<i>4√B:</i> 06			% of fair market va cable statutory lim			
3.	-	_	emption of more than \$160 and every 3 years after that for		on or after the date o	of adjustment.)		

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Desiree Jeter Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(c) \$8,025.00 description: **✓** \$0 Chevrolet Impala, 2011, 100% of fair market value, up to any 2011 Chevrolet Impala applicable statutory limit LT Fleet Line from Schedule A/B: 03 Brief 735 ILCS 5/12-1001(b) description: \$500.00 **✓** \$500.00 Cell Phone, Laptop, 100% of fair market value, up to any Television applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Other financial account, 100% of fair market value, up to any **Prepaid Debit Card: Account Now** applicable statutory limit Line from Schedule A/B: 17

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	DC	cument Page 22 0	1 70		
mation to identify your ca	ase:				
Desiree		Jeter			
First Name	Middle Name	Last Name			
First Name	Middle Name	Last Name			
Sankruptcy Court for the:	Northern	District of Illinois			
		(State)			
Form 106D					Check if this is an amended filing
le D: Credit	ors Who Ha	ve Claims Secu	red by Prop	ertv	12/15
number (if known). reditors have claims so Check this box and subn	ecured by your proper	ty?	·	, ,	es, write your
ly for each claim. If more t	han one creditor has a par	ticular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
ONE AUTO FINAN	- Describe the property	that secures the claim:	\$9,574.00	\$8,025.00	\$1,549.00
TX 75093 State ZIP Code tor 1 only tor 2 only tast one of the debtors	2011 Chevrolet Impala As of the date you file Contingent Unliquidated Disputed Nature of lien. Check a	all that apply. made (such as mortgage or secure as tax lien, mechanic's lien)			
	Desiree First Name First Name First Name Fankruptcy Court for the: FORM 106D Ile D: Credit and accurate as possile needed, copy the Addition number (if known). Freditors have claims so the ck this box and subtremediate in all of the information of the info	Desiree First Name Middle Name First Name Middle Name Mankruptcy Court for the: Morthern Morthern Porm 106D Me and accurate as possible. If two married people needed, copy the Additional Page, fill it out, nure number (if known). Manuered Claims secured by your proper the check this box and submit this form to the court of the court of the claims. If a creditor has more than one secured claims. If a creditor has more than one secured to the claim. If more than one creditor has a part. As much as possible, list the claims in alphabetical Mall Secured Claims Meanuered Claims Middle Name Middle Name Morthern Middle Name Morthern Mor	Desiree Jeter First Name Middle Name Last Name District of Illinois (State) FORM 106D DEPTIFIED TO CREDITORS Who Have Claims Security (State) FORM 106D DEPTIFIED TO CREDITORS Who Have Claims Security (State) FORM 106D DEPTIFIED TO CREDITORS Who Have Claims Security (State) FORM 106D DEPTIFIED TO CREDITORS Who Have Claims Security (State) FORM 106D District of Illinois (State) FORM 106D FORM 106D District of Illinois (State) FORM 106D District of Illinois (State) FORM 106D FORM	Desiree Jeter First Name Middle Name Last Name First Name Middle Name Last Name First Name Middle Name Last Name Jankruptcy Court for the: Northern District of Illinois (State) FORM 106D Jee D: Creditors Who Have Claims Secured by Properation of State (State) Pand accurate as possible. If two married people are filing together, both are equally responsible for state eded, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top number (if known). Preditors have claims secured by your property? Check this box and submit this form to the court with your other schedules. You have nothing else to report in a plant of the information below. All Secured Claims Secured Claims. If a creditor has more than one secured claim, list the other creditors by for each claim. If more than one creditor has a particular claim, list the other creditors. As much as possible, list the claims in alphabetical order according to the creditor's amount of claim Do not deduct the value of collateral. CONE AUTO FINAN Name ALLAS PKWY or Street TX 75093 State 2/P Code Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien)	Desiree Jeter First Name Middle Name Last Name District of Illinois (State) FORM 106D See and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct inforceded, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional page number (if known). Teditors have claims secured by your property? Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Fill in all of the information below. All Secured Claims Secured Claims. If a creditor has more than one secured claim, list the creditor your property? As much as possible, list the claims in alphabetical order according to the creditors on the could claim in the count of claim on the claims in alphabetical order according to the creditors of collateral that supports this claim in continuous continuous state in claim in continuous state in claim in continuous state in continu

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$9,574.00

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HIII	in this infor	mation to identify your o	ase:					
Deb	otor 1	Desiree		Jeter				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
		. ,		(State)				
Cas (If kn	e number							
`		1005/5				☐ Ch	eck if this is a	n amended filing
Off	ticial F	orm 106E/F					con ii tiilo io di	ii airichaea iiiii
Sc	chedi	ule E/F: Cre	ditors Who	Have Unsec	cured Claims			12/15
othe Form clain	r party to n 106A/B) ns that are entries in t vn).	any executory contracts and on Schedule G: Exe e listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Und Creditors Who Hold Claims	t could result in a claim. expired Leases (Official F s Secured by Property. If	s and Part 2 for creditors wit Also list executory contracts orm 106G). Do not include a more space is needed, copy op of any additional pages, v	s on <i>Sched</i> ny credito the Part y	<i>lule A/B: Pro</i> rs with parti ou need, fill	perty (Official ally secured it out, number
1.			secured claims against y	ou?				
	✓ No.	Go to Part 2.						
	Yes.							
2.	listed, ide As much Continua	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amounts ding to the creditor's name particular claim, list the oth		both priorit	y and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ACCEL RECV M \$430.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3219 ATLANTIC BLVD Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32207 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection - ORIGINAL Is the claim subject to offset? **✓** CREDITOR: 12 WALDEN ASSET **✓** No Other. Specify RECOVERY Yes American InfoSource LP (agent for TMobile) 4.2 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 248848 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 73124 Oklahoma City Oklahoma Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Phone Bill (notice only) Is the claim subject to offset? **✓** No Yes Check 'N Go \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5638 W Fullerton Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60639 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago Parking \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 121 N. LaSalle St # 107A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Parking and Red Light Tickets Is the claim subject to offset? **✓** No Yes ComEd \$850.00 4.5 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Electric Bill Is the claim subject to offset? **✓** No Yes Credence Resource Management \$719.00 Last 4 digits of account number 7787 Nonpriority Creditor's Name 05/2014 When was the debt incurred? 17000 DALLAS PKWY STE 20 Number Street As of the date you file, the claim is: Check all that apply. Contingent 75248 **DALLAS** Texas Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify

001 Collection - ORIGINAL

CREDITOR: AT T

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Credence Resource Management \$701.00 Last 4 digits of account number 3915 Nonpriority Creditor's Name 17000 DÁLLAS PKWY STE 20 When was the debt incurred? 05/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **DALLAS** Texas 75248 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection - ORIGINAL Is the claim subject to offset? Other. Specify **CREDITOR: T-MOBILE ✓** No Yes CREDIT ONE BANK NA \$623.00 Last 4 digits of account number 2419 Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY 4.9 \$988.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 11/2011 Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

001 Collection - ORIGINAL

CREDITOR: SPRINT

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** FIRST PREMIER 4.10 \$421.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 7999 When was the debt incurred? 05/2009 Street Number As of the date you file, the claim is: Check all that apply. c/o Tria Vue Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 IDES - Bankruptcy Department \$5,681.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6996 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Overpayment of unemployment Other. Specify benefits Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.12 \$390.00 5066 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Drive When was the debt incurred? 08/2013 Number As of the date you file, the claim is: Check all that apply. Contingent San Diego California 92108 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Navient \$34,097.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? 12/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent Pennsylvania WILKES BARRE 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 NTL ACCT SRV \$1,188.00 Last 4 digits of account number 9876 Nonpriority Creditor's Name 1246 University # 421 When was the debt incurred? 12/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Paul Minnesota 55104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection - ORIGINAL Is the claim subject to offset? Other. Specify CREDITOR: FIFTH THIRD BANK **✓** No Yes PEOPLES ENERGY 4.15 \$750.00 Last 4 digits of account number _ Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 11/2015 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO Illinois 60601 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ InstallmentLoan Is the claim subject to offset? **✓** No

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Resurgence Capital LLC \$6,322.69 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1161 Lake Cook Road Suite D Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60015 Deerfield Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? **✓** No Yes Santander Consumer USA \$0.00 4.17 1000 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 1/2007 14101 MYFORD RD FL 2 Number Street As of the date you file, the claim is: Check all that apply. Contingent TUSTIN 92780 California Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 072 Automobile Is the claim subject to offset? **✓** No Yes STATE COLLECTION SERVICE 4.18 \$140.00 3133 Last 4 digits of account number Nonpriority Creditor's Name Po Box 6250 When was the debt incurred? 06/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53716 Madison Wisconsin Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection - ORIGINAL Is the claim subject to offset? CREDITOR: MEDICAL PAYMENT **✓** No Other. Specify DATA

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Debtor 1 Desiree Jeter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 **VERIZON** \$438.00 Last 4 digits of account number 8470 Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055 When was the debt incurred? 09/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MINNEAPOLIS 55426 Minnesota City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ InstallmentLoan Is the claim subject to offset? **✓** No Yes **VERIZON WIRELESS** 4.20 \$438.00 Last 4 digits of account number _ 8470 Nonpriority Creditor's Name When was the debt incurred? 9/2012 P.O. Box 660108 Number Street As of the date you file, the claim is: Check all that apply. Contingent Dallas 75266 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No

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Jeter Debtor 1 Desiree Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. American InfoSource LP (agent for Verizon) On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO Box 248838 Line 4.19 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Oklahoma City Oklahoma 73124 Last 4 digits of account number 8470 Zip Code City State HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? 111 W JACKSON BLVD S-400 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2701 S Dirksen Pkwy Line 4.4 Part 1: Creditors with Priority Unsecured Claims one):

Last 4 digits of account number

Number

Springfield

City

Street

Illinois

State

62723

Zip Code

Part 2: Creditors with Nonpriority Unsecured

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Debtor 1 Desiree Jeter Case number (if known)

First Nai	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government		\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
			Total Claims
Total claims from Part 2	6f. Student loans	6f.	\$34,097.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$23,379.69
	6j. Total. Add lines 6f through 6i.	6j.	\$57,476.69

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Fill in this information to identify your case:							
Debtor 1	Desiree		Jeter				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1 Gottlieb, Diane Name			Residential Lease, Debtor is Lessee, Yearly Residential Lease
8128 S Burham	Ave		,
Number	Street		
Chicago	Illinois	60617	
City	State	Zip Code	

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		D	cument rag	C 34 01 1	10
Fill in this i	nformation to identify your o	case:			
Debtor 1	Desiree		Jeter		
	First Name	Middle Name	Last Name	<u> </u>	
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case numb	ber		(State)		
					Check if this is an amended filing
<u>Officia</u>	al Form 106H				
Sched	ule H: Your Co	debtors			12/15
1. Do yo	u have any codebtors? (If y No Yes	0 ,	,	·	
Idaho,	, Louisiana, Nevada, New Me			•	ity property states and territories include Arizona, California,
	No. Go to line 3. Yes. Did your spouse, form	er spouse, or legal equiva	alent live with you at the	time?	
<u> </u>	√ No				
	Yes. In which communi	ty state or territory did yo	u live?	Fill in th	ne name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip C	ode	
	-	-	-		use is filing with you. List the person shown in line 2 d the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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	200	oamone	. ago oo	0.70	
Fill in this information to identify	your case:				
Debtor 1 Desiree		Jeter			
First Name	Middle Name	Last Na	ime	— Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	umo	- I п	An amended filing
					A supplement showing post-petition chapter 1
United States Bankruptcy Court for the: Case number	Northern	District of Illin	ois ate)		expenses as of the following date:
(If known)				_	MM / DD / YYYY
Official Form 106I					
Schedule I: Your In	come				12/1
information about your spouse.	If you are separated and d, attach a separate she ry question.	d your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	✓ Employ	red		Employed
If you have more than one job, attach a separate page with information about additional		Not Em			Not Employed
employers.	Occupation				
Include part time, seasonal, or self-employed work.	Employer's name	Southwest	Physicians Gro	up	
Occupation may include student	Employer's address	4861 W 95			
or homemaker, if it applies.		Number Stre	et		Number Street
		Oak Lawn	Illinois	60453	_
		City	State	Zip Code	City State Zip Code
	How long employed there?				
Part 2: Give Details About	Monthly Income				
spouse unless you are separated.	ve more than one employer,	-	nformation for	-	write \$0 in the space. Include your non-filing or that person on the lines below. If you need
List monthly gross wages, sal deductions.) If not paid monthly be.			2.	\$1,639.52	non-filing spouse
3. Estimate and list monthly over	ertime pay.		3	+ \$0.00	
4. Calculate gross income. Add	line 2 + line 3.		4.	\$1,639.52	

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Debtor	1 Desiree Jeter		Case number (if		
	First Name Middle Name Las	st Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here	→ 4.	\$1,639.52		
	all payroll deductions:				
5a. 1	Гах, Medicare, and Social Security deductions	5a.	\$181.55		
5b. I	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. \	oluntary contributions for retirement plans	5c.	\$0.00		
5d. l	Required repayments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance	5e.	\$0.00		
5f. C	Oomestic support obligations	5f	\$0.00		
5g. l	Union dues	5g.	\$0.00		
5h. (Other deductions. Specify:	5h. +	\$0.00 +	·	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	· 5g 6.	\$181.55		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line 4	. 7. <u> </u>	\$1,457.97		
8. List all other income regularly received:					
ŀ	Net income from rental property and from operating a pusiness, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and he total monthly net income.	8a.	\$0.00		
8b. I	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive		_		
	nclude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$0.00		
8d. l	Unemployment compensation	8d.	\$0.00		
8e. \$	Social Security	8e.	\$0.00		
lı c u h	Other government assistance that you regularly receive include cash assistance and the value (if known) of any nonash assistance that you receive, such as food stamps (benefits inder the Supplemental Nutrition Assistance Program) or lousing subsidies specify: Food Assistance Programs	8f.	\$905.00		
8g. l	Pension or retirement income	8g.	\$0.00		
8h. (Other monthly income. Specify: Est. Pro-rated Tax Refund	8h. +	\$625.00 +	·	
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	Bh. 9.	\$1,530.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spor	10. use	\$2,987.97	=	\$2,987.97
 State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 					
Spec	cify:			11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies					\$2,987.97
					Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? No.					
	Yes. Explain:				

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		Doca	ment rage 37 or re	,	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Desiree First Name	Middle Name	Jeter Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Nama	Middle Neme	Last Name	An amended fili	ng
	First Name	Middle Name		브	howing post-petition chapter 13
United States E	Bankruptcy Court	for the: Northern E	District of Illinois (State)		the following date:
Case number (lf known)	-			MM / DD / YYY	
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans					
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live	e in a separate household?			
г	No				
Ī	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	19 years	No.
			Child	17 years	Yes. No.
			Office	17 youro	Yes.
			Child	15 years	No.
					Yes.
			Child	11 years	No. ✓ Yes.
			Child	8 years	No.
			-	<u> </u>	Yes.
expenses o	penses include f people other	✓ No			
than yourself and dependents	-	Yes			
Part 2: Estin	mate Your On	going Monthly Expenses			
-	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
		h non-cash government assistance i luded it on Sc <i>hedule I: Your Incom</i> e			Your expenses
	or home owner or the ground or l	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$1,300.00
If not incl	uded in line 4:				
	state taxes				4a \$0.00
	-	, or renter's insurance			4b. \$0.00
4c. Home	maintenance, rep	air, and upkeep expenses			4c. \$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Desiree
 Jeter
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payment	ts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$150.00
6b. Water, sewer, garbage colle	ction	6b.	\$0.00
6c. Telephone, cell phone, Inte	met, satellite, and cable services	6c.	\$55.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supp	lies	7.	\$905.00
8. Childcare and children's educ	cation costs	8.	\$0.00
9. Clothing, laundry, and dry cle	aning	9.	\$27.00
10. Personal care products and	services	10.	\$20.00
11. Medical and dental expense	s	11.	\$0.00
12. Transportation. Include gas, Do not include car payments	maintenance, bus or train fare.	12.	\$75.00
13. Entertainment, clubs, recrea	ation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	d religious donations	14.	\$0.00
15. Insurance. Do not include insurance deduce	cted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$105.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes de	educted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymen	its:	.0	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle 2	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	naintenance, and support that you did not report as deducted from		\$0.00
	e I, Your Income (Official Form 106I).	18.	
19. Other payments you make to Specify:	support others who do not live with you.	40	
-	a not included in lines 4 or 5 of this form or on Schodule II Vous Income	19.	\$0.00
20a. Mortgages on other prope	s not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	•	20a 20b	\$0.00
20c. Property, homeowner's, o	r renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and u		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
	· · · · · · · · · · · · · · · · · · ·	200	φυ.υυ

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Debtor 1	Desiree		Jeter	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	r. Specify:				21	\$0.00
22 Calc	ulate vour n	nonthly expenses.				
	Add lines 4 th	•				\$2,637.00
		(monthly expenses for Debtor 2), if an	v from Official Form 106 LO			\$0.00
			\$2,637.00			
		and 22b. The result is your monthly ex	xpenses.		22.	
	•	onthly net income.				
23a. (Copy line 12	(your combined monthly income) from	n Schedule I.		23a	\$2,987.97
23b. (Copy your m	onthly expenses from line 22 above.			23b	\$2,637.00
		monthly expenses from your monthly	income.			\$350.97
•	The result is	your monthly net income.			23c	
For e	example, do y gage paymer No Yes	n increase or decrease in your experyou expect to finish paying for your cannot to increase or decrease because of a	r loan within the year or do yo	ou expect your		

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Fill in this information to identify your case:							
Debtor 1	Desiree		Jeter				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number		_					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Desiree Jeter	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/27/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this i	information to ic	dentify your o	ase:					
Debtor 1	Desiree			Jeter		_		
Debtor 2	First Nam	е	Middle N	Name Last Nam	е			
(Spouse, if fili	ing) First Nam	е	Middle N	lame Last Nam	е	_		
United Sta	tes Bankruptcy (Court for the:	Northern	District of Illino		_		
Case num	ber			(Stat	e)	_		
(If known)								Check if this is a
Officia	al Form	107						amended filing
Staten	nent of F	inancia	l Affairs f	or Individuals	Filina fo	r Bankru	ntcv	04/1
				arried people are filing				
informatio	on. If more spa	ace is neede	ed, attach a sepa	arate sheet to this form				
	f known). Ans							
Part 1:	Give Details A	bout Your	Marital Status	and Where You Lived	Before			
1. Wha	at is your curre	nt marital sta	atus?					
П	Married							
	Not married							
2. Duri	ing the last 3 v	ears. have vo	ou lived anywhere	other than where you li	ve now?			
	No	, , .	,					
		the places vo	ou lived in the last	3 years. Do not include	where you live	now.		
		. ,		,	·			
	Debtor 1:			Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
				there				there
					Same	as Debtor 1		Same as Debtor 1
	639 W 59th St			Even				F
	Number Street			From To	Number St	reet		From To
	Ohioona	111::-	00001					
	Chicago City	Illinois State	60621 Zip Code		City	State	Zip Code	
-					Same	as Debtor 1		Same as Debtor 1
				_				_
	Number Street			From	Number St	reet		From
				То	-			To
	City	State	Zip Code		City	State	Zip Code	
			H '11'		<u> </u>			Name and the same
				ouse or legal equivalent iana, Nevada, New Mexico				
▼ N	No							
		you fill out S	chedule H: Your	Codebtors (Official Form	106H).			

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Jeter

Debtor 1 Desiree Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$4200.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$1500.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$28000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$5,945.00 From January 1 of current year until \$0.00 the date you filed for bankruptcy: Est. LINK \$5,400.00 For last calendar year: \$0.00 (January 1 to December 31, 2016 Est. LINK \$5,400.00 For the calendar year before that: Est. Disability Income (January 1 to December 31, 2015 from work \$3,000.00

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Jeter Debtor 1 Desiree _ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor '	Desiree			Jet	er	Case number	(if known)
	First Name		Middle Name	Last	Name		
nsi cor age	ders include your porations of which	relatives; an you are and or a busin	ny general partners n officer, director, p ess you operate as	relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; Is securities; and any managing It domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on	debts guai	for bankruptcy, dranteed or cosigner benefited an insi	d by an insider.	r payments or trans Total amount	fer any property o Amount you	n account of a debt that benefited an Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	Number Street City	State	Zip Code				

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Jeter Debtor 1 Desiree Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Joint Action Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet 2016-M1-720324 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Desiree	Jeter	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		pank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ✓ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No	you give any gitts with a t	otal value of more than 4000 per person.	
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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btor 1	Desiree	Jeter	Case number (if know	vn)	
	First Name Middle Name	Last Name		, <u> </u>	
Wit	thin 2 years before you filed for bankruptcy	,, did you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
✓	No				
È	l Yes. Fill in the details for each gift or conti	ribution			
	_			_	
	Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zin Code				
	City State Zip Code				
6:	List Certain Losses				
gar	nbling? No				
	Yes. Fill in the details.				
	Describe the property you lost and	Describe any insurance		Date of your	Value of property
	how the loss occurred	Include the amount that in		loss	lost
		pending insurance claims A/B: Property.	on line 33 of Schedule		
		7VB. Property.			
					-
t 7:	List Certain Payments or Transfers				
	No				
\checkmark	Yes. Fill in the details.				
		Description and value of	any property	Date payment	Amount of
		transferred		or transfer	payment
				was made	4
	Semrad Law Firm Person Who Was Paid	Attorney's Fee - 750.00		01/2016	\$750.00
	20 S. Clark Street				
	Number Street				
	28th Floor				
	Chicago Illinois 60603				
	City State Zip Code				
	City State Zip Code				
					
	City State Zip Code	<u> </u>			
	City State Zip Code Email or website address				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You				
	City State Zip Code Email or website address				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street				
	City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code				

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Deb ¹	or 1	Desiree		Jeter	Case nu	umber <i>(if known)</i>			
		First Name	Middle Name	Last Name	_				
17.	help	hin 1 year before you filed by you deal with your cred not include any payment or No Yes. Fill in the details.	itors or to make payme		behalf pa	ay or transfer	any property to a	anyone	who promised to
	ш								
				Description and value of any transferred	property		Date payment or transfer was made	Amo	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
		Oity State	Zip Gode						
		No Yes. Fill in the details.		Description and value of prop transferred	perty	Describe any payments red in exchange	property or ceived or debts p	paid	Date transfer was made
		Person Who Received Tra	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code ou						
		Person Who Received Tra	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code ou						
19.	ben	hin 10 years before you fi reficiary? ese are often called asset-pr No Yes. Fill in the details.		you transfer any property to a se	elf-settled	d trust or simi	lar device of wh	ich you	are a
	_			Description and value of the	property	y transferred			Date transfer was made
		Name of trust							

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Jeter Debtor 1 Desiree Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Jeter Debtor 1 Desiree Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Desiree			Jeter	Case nu	umber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a party No	y in any judic	ial or administr	rative proceeding under	r any environmental	law? Include settlements and o	rders.
	П	Yes. Fill in the det	ails.					
					Court or agency	1	Nature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
					City State	Zip Code		
					onnections to Any Bu			
27.	With	nin 4 years before	you filed for	bankruptcy, dic	d you own a business or	have any of the follo	owing connections to any busin	ess?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	oility company (L o naging executiv	ade, profession, or othe LC) or limited liability pa ve of a corporation	artnership (LLP)	ime or part-time	
		An owner of	at least 5% c	of the voting or e	equity securities of a cor	poration		
				- O- +- D+ 10				
	띨	No. None of the a						
	Ш	Yes. Check all tha	at apply abov	ve and till in the	details below for each b	ousiness.		
					Describe the nate	ure of the business	Employer Identificatio include Social Securit	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	i
		City	State	Zip Code	_		From To	
					Describe the nate	ure of the business	Employer Identificatio include Social Securit	
		Business Name			_		EIN:	
		Number Street			Name of concurre	ant or bookkeeper	Dates business existed	d
		City	State	Zip Code	— Name of account	ant or bookkeeper	_	
		City	State	Zip Code			From To	
					Describe the nati	ure of the business	Employer Identificatio include Social Securit	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	i
		City	State	Zip Code		300	From To	

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Deb	tor 1 Desiree		Jeter	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before your creditors, or other particles.		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the detail	s below.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Name		WIIWI/ DD/ TTTT	
	Number Street		_	
	City	State Zip Code	_	
		Zip code		
Part	t 12: Sign Below			
1	true and correct. I unders a bankruptcy case can re	stand that making a false sta sult in fines up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ De	esiree Jeter e of Debtor 1		Signature of Debtor 2
	Signature	e of Debtor 1		· ·
	Date 9/2	7/2017		Date
,	Did you attach additional	pages to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	.∡ No			
i	Yes			
ı	Did you pay or agree to pa	ay someone who is not an at	torney to help you fill out b	ankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distri	ct of Illinois	
n re	Desiree Jeter		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$750.00
	Balance Due			\$3,250.00
2.	The source of the compensation paid	d to me was:		
	Debtor	Other (specify)		
3.	The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the abmembers and associates of my I		n with any other person unless the	ey are
		v firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 			• •
	b. Preparation and filing of any	petition, schedules, stateme	nts of affairs and plan which may b	oe required;
	c. Representation of the debtor	at the meeting of creditors a	nd confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings an	d other contested bankruptcy mat	ters;
6	By agreement with the debtor(s), the	above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agreemer	nt or arrangement for payment to r	ne for representation of the
	9/27/2017		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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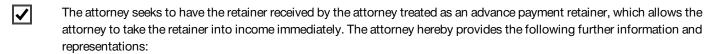
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$61.76 for expenses, leaving a balance due of \$3,621.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/27/2017	
Signed:		
/s/ Desir	ree Jeter	
		/s/ Morsheda Hashem
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jeter, Desiree	Case No	
	Debtor(s)	0000 140.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
Tł knowledge		ify that the attached list of creditors is tr	ue and correct to the best of their
Date:	9/27/2017	/s/ Jeter, Desiree	
		Jeter, Desiree Signature of Deb	tor

Navient PO BOX 9655 WILKES BARRE, PA, 18773

NTL ACCT SRV 1246 University # 421 Saint Paul, MN, 55104

PEOPLES ENERGY 200 EAST RANDOLPH CHICAGO, IL, 60601

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

Credence Resource Management PO Box 2268 Southgate, MI, 48195

VERIZON 455 Duke Drive Franklin, TN, 37067

American InfoSource LP (agent for Verizon) PO Box 248838 c/o Amanda Matchett Oklahoma City, OK, 73124

ACCEL RECV M 3219 ATLANTIC BLVD JACKSONVILLE, FL, 32207

FIRST PREMIER PO Box 7999 c/o Tria Vue Saint Cloud, MN, 56302

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

STATE COLLECTION SERVICE Po Box 6250 Madison, WI, 53716 City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

Check 'N Go PO Box 566027 Dallas, TX, 75356

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

IDES - Bankruptcy Department PO Box 4385 Chicago, IL, 60680

American InfoSource LP (agent for TMobile) PO Box 248848 Attn: Ashley Boswell Oklahoma City, OK, 73124

Resurgence Capital LLC 1161 Lake Cook Road Suite D Deerfield, IL, 60015 Case 17-28874 Doc 1 Filed 09/27/17 Entered 09/27/17 13:57:53 Desc Main Document Page 66 of 76

ComEd 1919 Swift Drive Oak Brook, IL, 60523

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$61.76 for expenses, leaving a balance due of \$3,621.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 9/27/2017	
Signed:	
/s/ Desiree Jeter	
() eduso () etos	/s/ Morsheda Hashem Manhell Han
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Desiree		Jeter	Case number (if know	vn)
First Name Part 6: Answer These Qu	Middle Name estions for Reporting Purpo	Last Name		
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an individ No. Go to line 16b Yes. Go to line 17. 16b. Are your debts prima	rily consumer debts lual primarily for a pe . rily business debts? or investment or thro	ersonal, family, or house Business debts are deleage the operation of the	bts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid th	oter 7. Do you estimate		operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-{ 5,001- 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	.001-\$10 million D,001-\$50 million D,001-\$100 million D0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me out this document, I have obliced I request relief in accordance I understand making a false sconnection with a bankruptch both. 18 U.S.C. §§ 152, 134. ** /s/ Desiree Jeten Signature of Debtor 1	Chapter 7, I am awarde. I understand the rand I did not pay or a tained and read the ration with the chapter of the statement, concealing y case can result in f	re that I may proceed, if relief available under each agree to pay someone who tice required by 11 U. itle 11, United States Comproperty, or obtaining ones up to \$250,000, or Signature of	code, specified in this petition. I money or property by fraud in imprisonment for up to 20 years, or
	Executed on 9/27/201	17 DD / YYYY	Executed o	MM / DD / YYYY

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Fill in this info	rmation to identify yo	ur case:		
Debtor 1	Desiree		Jeter	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I				
United States i	Bankruptcy Court for ti	1e: Normern	District of Illinois (State)	
Case number (If known)				
Official	Form 106	Dec		Check if this is a amended filing
Declarat	ion About a	n Individual Debto	or's Schedule	S 12/1
If two married	people are filing tog	ether, both are equally respons	sible for supplying corre	ect information.
money or prop	erty by fraud in conn 1341, 1519, and 357	ection with a bankruptcy case	can result in fines up t	Making a false statement, concealing property, or obtaining o \$250,000, or imprisonment for up to 20 years, or both. 18
Did you p	av or agree to pay so	omeone who is NOT an attorney	v to help you fill out bar	nkruptov forms?
	-,g p-,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, to note you am out but	mapley forms.
✓ No				
Yes.	Name of person		Attach Bankruptcy Signature (Official :	Petition Preparer's Notice, Declaration, and Form 119).
				·
- ;				
Under per	nalty of perjury, I dec are true and correct	clare that I have read the summ	ary and schedules filed	d with this declaration and
ما	(,),	1.000 £	4.0	
Signature of		True Liev	Signatur	re of Debtor 2
		V	Signatui	e di Debitoi Z
Date 9/27	7/2017 /DD////		Date	MA (DD AAAA)

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Debtor ⁻	1 Desiree		Jeter	Case number (if known)	
	First Name	Middle Name	Last Name		
28. Wi	editors, or other part	ou filed for bankruptcy, did ties.	l you give a financial state	nent to anyone about your business? Include all financial instit	utions
Ľ	No Yes. Fill in the deta	ils below.			
			Date issued		
	Name		MM/DD/YYYY	_	
	Number Street	- The second sec			
	City	State Zip Code	<u> </u>		
Part 12:	Sign Below				
true	and correct. I under nkruptcy case can re	stand that making a false sesult in fines up to \$250,000	tatement, concealing proj	ments, and I declare under penalty of perjury that the answers erty, or obtaining money or property by fraud in connection wit o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	are :h
	Signatur	e of Debto 1		Signature of Debtor 2	
	Date 9/2	27/2017	V	Date	
Did y	ou attach additiona	I pages to Your Statement o	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?	
뜨.	No Yes				
Did y	ou pay or agree to p	ay someone who is not an a	attorney to help you fill ou	bankruptcy forms?	
\[\bar{\pi} \]	No				
一一	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jeter, Desiree	Case No.	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	TRIX
The knowledge.	e above named Debtors hereby ve	rify that the attached list of creditors is to	rue and correct to the best of their
Date:	9/27/2017	/s/ Jeter, Desiree Jeter, Desiree Signature of Del	Water free

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Debi	tor 1 Desiree		Jeter	Casa number (//)	
	First Name	Middle Name	Last Name	Case number (if known)	
16.	Calculate the median family income that applies to you. Follow these steps:				
	16a. Fill in the state in which you live.		Illinois		
	16b. Fill in the number of people in your household.		6		
	16c. Fill in the median family household using the link specified		To f	ind a list of applicable median income amounts, go online	\$108,016.00
17.	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare?				
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.				
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)					
18.	Copy your total average mo	ppy your total average monthly income from line 11.			
20.	Deduct the marital adjustment if it applies. If you are maried, your spouse is not filling with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.				\$1,642.08
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.			-\$0.00	
	19b. Subtract line 19a from line 18.				\$1,642.08
	Calculate your current monthly income for the year. Follow these steps:				
	20a. Copy line 19b.			\$1,642.08	
	Multiply by 12 (the number of months in a year).				x 12
	20b. The result is your current monthly income for the year for this part of the form.				\$19,704.96
	20c. Copy the median family income for your state and size of household from line 16c.				\$108,016.00
21. 	dow do the lines compare?				
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.				
Part 4	t 4: Sign Below				
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
	X /s/ Desiree Jeter Signature of Debtor 1				
	Date 9/27/2017 MM/DD/YYYY			Date	
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 1 above.				14